

data identifying at least one item to be offered at a discount;

providing means for reading said identification code means provided with said circulation medium ;

using a code reading means to read the identification code means and to create a data file identified by the information in said identification code means; [and]

providing means for tabulating items and for recording the items purchased by the bearer of the circulation medium and providing means for calculating the at least one discount on the item offered at discount by said identification code means; and

tabulating items purchased and storing a record of the tabulated items [the recorded information] in said data file identified by the identification code means [of the circulation medium] thereby enabling tracking of purchasing habits of individuals who receive and use the circulation medium.